

Information to identify the case:

Debtor 1:	Michele Leblanc			Social Security number or ITIN: xxx-xx-7571
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 8/19/16
Case number:	16-26043-MBK			Date case converted to chapter: 7 8/5/18

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michele Leblanc	
2. All other names used in the last 8 years		
3. Address	13 Plymouth Court Bordentown, NJ 08505	
4. Debtor's attorney	Laurence R. Sheller 3490 US Route 1 Building 7B Princeton, NJ 08540	Contact phone 609-452-7001
5. Bankruptcy trustee	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 8/6/18
<b>7. Meeting of creditors</b>	<b>September 14, 2018 at 09:30 AM</b>	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 11/13/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5  
United States Bankruptcy Court  
District of New JerseyIn re:  
Michele Leblanc  
DebtorCase No. 16-26043-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 28

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db +Michele Leblanc, 13 Plymouth Court, Bordentown, NJ 08505-3125  
 tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754  
 516350867 +KML Law group, 701 Market St #500, Philadelphia, PA 19106-1538  
 516466307 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516350869 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 516690869 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444, Attn: Bankruptcy  
 516350871 +PSEG, PO Box 570, Newark, NJ 07101-0570  
 516350870 +Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001  
 516350872 +Radon Wetter, 245 Route 22 West, Bridgewater, NJ 08807-2560  
 516350874 Superior Court Of New Jersey, PO Box 971, Trenton, NJ 08650  
 516659326 +Williamsburg Villaqe Condo. Assoc., Inc., Susan J. Radom, Esq.,  
     245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560  
 516350876 +Williamsburg Village Condo Assoc, 47 Georgetown Rd, Bordentown, NJ 08505-2415

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: laurence.sheller@gmail.com Aug 06 2018 23:38:02 Laurence R. Sheller,  
     3490 US Route 1, Building 7B, Princeton, NJ 08540  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2018 23:39:16 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 06 2018 23:39:11 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 516357482 +EDI: AISACG.COM Aug 07 2018 02:53:00 Capital One Auto Finance,  
     c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 516350862 +EDI: CAPONEAUTO.COM Aug 07 2018 02:53:00 Capital One Auto Finance, 3905 Dallas Parkway,  
     Plano, TX 75093-7892  
 517635905 +EDI: AISACG.COM Aug 07 2018 02:53:00 Capital One Auto Finance, a division of Capital On,  
     c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
     Oklahoma City, OK 73118-7901  
 517629597 +EDI: AISACG.COM Aug 07 2018 02:53:00 Capital One Auto Finance, a division of Capital On,  
     P.O. Box 4360, Houston, TX 77210-4360  
 516350863 +E-mail/Text: bankruptcy@cavps.com Aug 06 2018 23:39:37 Cavalry Portfolio Services,  
     500 Summit Lake Drive, Valhalla, NY 10595-2322  
 516354324 +E-mail/Text: bankruptcy@cavps.com Aug 06 2018 23:39:37 Cavalry SPV I, LLC,  
     500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516350864 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Aug 06 2018 23:39:50 Comcast,  
     800 Rahway Ave., Union, NJ 07083-6691  
 516350865 +EDI: CCS.COM Aug 07 2018 02:53:00 Credit Collection Service, PO Box 9134,  
     Needham Heights, MA 02494-9134  
 516350866 +EDI: TSYS2.COM Aug 07 2018 02:53:00 DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
 516520389 +EDI: MID8.COM Aug 07 2018 02:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
     Warren, MI 48090-2011  
 516350868 +EDI: MID8.COM Aug 07 2018 02:53:00 Midland Funding, 8875 Aero Drive,  
     San Diego, CA 92123-2255  
 516697307 +E-mail/Text: bankruptcy@pseg.com Aug 06 2018 23:38:12 PSE&G, Attn: Bankruptcy Dept.,  
     PO Box 490, Cranford NJ 07016-0490  
 516350875 +EDI: RMSC.COM Aug 07 2018 02:53:00 Synchrony Bank, PO Box 965005,  
     Orlando, FL 32896-5005

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516350873 ###Stellar Recovery Inc., 1327 Highway 2 W, Suite 100, Kalispell, MT 59901-3413  
TOTALS: 0, \* 0, ## 1Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 28

Date Rcvd: Aug 06, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Laurence R. Sheller on behalf of Debtor Michele Leblanc laurence.sheller@gmail.com  
TOTAL: 8